

PRUDENTIAL BSN

TAKAFUL



PERLINDUNGAN
tenang
MAMPU & MUDAH

PruBSN Amani is a group term Takaful plan that offers essential protection to eligible Bantuan Keluarga Malaysia (BKM) recipients with Perlindungan Tenang Voucher (PTV) RM75 ("Covered Members"). The entry age of the Covered Members of this plan is from 19 to 60 years old as of age next birthday. This plan serves as a safety net to keep your loved ones financially protected when you are no longer around. The Master Certificate Holder of this plan is Prudential BSN Takaful Berhad ("PruBSN") and this plan covers for a period of twelve (12) months from the Covered Member's Effective Date. PruBSN Amani is a Shariah-compliant product.

KEY BENEFITS



Protection

Offers natural death and accidental death coverage



Khairat Benefit

Additional RM1,700 for your family to cover the funeral expenses



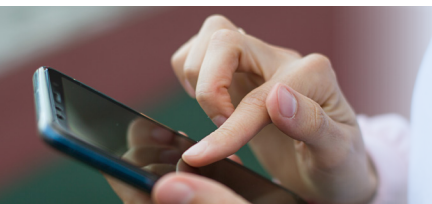
Simple

Accessible and easy to understand



Affordable

Payment through the redemption of PTV RM75



Hassle-free

Easy application, paperless and automatic acceptance

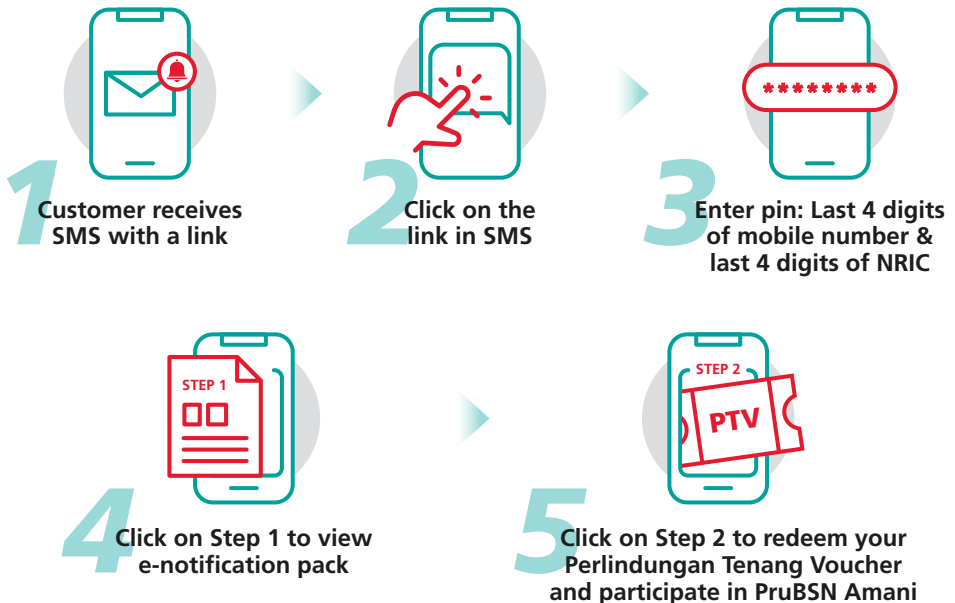
TABLE OF BENEFIT

Benefit	Period of Coverage	Ringgit Malaysia (RM)
Natural Death Benefit	First month - Fourth month	Natural Death Benefit is not payable
	Fifth month - Twelfth month	15,000
Accidental Death Benefit	First month - Twelfth month	30,000
Khairat Benefit	First month - Twelfth month	1,700
Takaful Contribution		75

CHARGES AND DEDUCTIONS

Upfront <i>Wakalah</i> Charge	30% from Takaful Contribution
<i>Wakalah</i> Certificate Charge	Not Applicable
<i>Tabarru`</i>	The balance of the contribution after deducting the Upfront <i>Wakalah</i> Charge will be placed into the <i>Tabarru`</i> Fund
Other Charges such as Surrender Charge	Not Applicable

HOW DO I SIGN UP?



HOW DO I MAKE A CLAIM?



1

Visit the nearest PruBSN/Prudential branch



2

Documents required:

- Covered Person's Death Certificate*
- Claimant's IC copy*
- Police Report**

**Certified True Copy **Only applicable for accidental death*



3

Provide claimant's detail and bank account number



4

Claims shall be processed within **5 working days** upon receiving complete documents

HOW CAN I UPDATE MY CONTACT AND E-CREDIT (FOR ANY DISTRIBUTABLE SURPLUS) DETAILS?

1. You may update your details by contacting us at:
 - i. Customer Service at **03-2775 7188** (Monday to Friday, 8.30am - 5.15pm), or
 - ii. Email us at: **customer@prubsn.com.my**.
2. You may go to the nearest PruBSN/Prudential branches.
3. If you are an existing PruBSN Customer, you may update your details via PruBSN customer web portal PruBSN Touch at app.prubsn.com.my

IMPORTANT NOTES

1. This document does not form part of the contract between you and PruBSN. The important features and terms and conditions of the plan are as stated in the Product Disclosure Sheet (PDS) and Master Certificate Summary, which is available and can be viewed at **www.prubsn.com.my**. During the sign-up process, you will be directed to view the said documents by clicking on the secured link provided in the SMS sent to you.
2. This document is published for information only and does not have regard to the specific financial objectives, situation and needs of any specific person.
3. Any age reference shall be on the basis of Age Next Birthday, unless otherwise stated.
4. PruBSN Amani is premised on a mutual assistance (*Ta'awun*) arrangement where a portion of your contribution is deducted and pooled into the *Tabarru`* Fund together with the contribution of other participants to provide for mutual financial benefits payable to all the eligible takaful participants. Based on the *Wakalah bi al-ujrah* principles, PruBSN will manage your takaful plan in return for the *Wakalah* charges stated above.
5. 50% of the Distributable Surplus arising from the *Tabarru`* Fund (if any) will be shared among Covered Members. PruBSN will calculate the Distributable Surplus for each of the Covered Member and credit it into the Covered Member's bank account. The balance of 50% will be given to PruBSN as a performance fee for managing the *Tabarru`* Fund. The exact amount of the Distributable Surplus will be determined annually and is subject to approval by both PruBSN's Shariah Committee and Board of Directors.

6. You may cancel this plan by submitting a written request to us within fifteen (15) days from the Covered Member's Effective Date, where PruBSN will then reverse the utilization of the Perlindungan Tenang Voucher.
7. PruBSN Amani does not provide any benefit amount from the *Tabarru`* Fund on lapsation, termination, expiry or maturity of the certificate.
8. The PTV is not a physical voucher.

EXCLUSIONS

PruBSN Amani does not cover any of the following situations:

Natural Death Benefit

PruBSN will not pay Natural Death Benefit if the Covered Member's death is directly or indirectly due to suicide, while sane or insane.

Accidental Death Benefit

PruBSN will not pay the Accidental Death Benefit if the Covered Member's death is directly or indirectly caused by:

- a. war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, direct participation in riot, strike or civil commotion; or
- b. breaking or trying to break any law or to resist arrest; or
- c. attempted suicide or self-inflicted injuries while sane or insane; or
- d. pregnancy, current and previous pregnancies (and related complications), childbirth (including surgical delivery and any surgical or non-surgical procedure of the female reproductive system during surgical delivery), miscarriage, abortion and prenatal or postnatal care and surgical, mechanical or chemical contraceptive methods of birth control, treatment pertaining to infertility as well as erectile dysfunction, and tests or treatment related to impotence or sterilization; or
- e. alcohol and drugs intoxication; or
- f. engaging in or taking part in professional sports, scuba diving, racing of any kind, aerial flights (including bungee jumping, hang-gliding, ballooning, parachuting and skydiving) other than as a crew member of or as a fare-paying passenger on a licensed passenger-carrying commercial aircraft operating on a regular scheduled route or any hazardous activities or sports, unless PruBSN agree in a special endorsement; or
- g. taking drugs or narcotic unless taken as prescribed by a qualified Doctor or Physician; or
- h. any form of illness or disease due to non-accidental causes.

This plan is underwritten by:

PRUDENTIAL BSN

TAKAFUL

PruBSN Amani is a Shariah-compliant product.


Prudential BSN Takaful Berhad is a registered Takaful Operator under the Islamic Financial Services Act 2013 and is regulated by Bank Negara Malaysia.

For more information/enquiries, please contact:

PRUDENTIAL BSN TAKAFUL BERHAD

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SMS **PruBSN** and send to **33080**



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www.instagram.com/prubsn_official



www.linkedin.com/company/prudential-bsn-takaful-berhad



Prudential BSN Takaful Berhad is a member of Perbadanan Insurans Deposit Malaysia (PIDM). As a member of PIDM, some of the benefits covered under the takaful certificates offered by Prudential BSN Takaful Berhad are protected against loss of part or all of takaful benefits by PIDM, in the unlikely event of the failure of the Takaful Operator. For further details of the protection limits and the scope of coverage, please obtain a PIDM information brochure from Prudential BSN Takaful Berhad or visit PIDM website (www.pidm.gov.my) or call PIDM toll free line (1-800-88-1266).

Important: You must ensure that you are satisfied that this product will best serve your needs and that the contribution payable under the certificate is an amount that you can afford.

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